

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Arlene E. Dawson
Debtor

Case No. 17-05292-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Jan 21, 2022

User: AutoDocket
Form ID: 3180W

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Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 23, 2022:

Recip ID	Recipient Name and Address
db	+ Arlene E. Dawson, 1396 West Princess Street, York, PA 17404-3435
aty	Christine Kinderdine, 3232 Newmark Drive, Springboro, OH 45066
5007206	#+ ARLENE E. DAWSON, 1294 HICKORY COURT, DOVER, PA 17315-2797
5007213	+ ARS NATIONAL SERVICES INC., DEPARTMENT #127199, PO BOX 3005, PHOENIXVILLE, PA 19460-0920
5007207	+ BRENT C. DIEFENDERFER, CGA LAW FIRM, 135 NORTH GEORGE STREET, YORK, PA 17401-1132
5007224	CAPITAL ONE BANK, 3800 GOLF ROAD, SUITE 105, ROLLING MEADOWS, IL 60008-4028
5007229	CHASE, PO BOX 901003, COLUMBUS, OH 43224
5007247	ELAN FINANCIAL SERVICE, 4 STATION SQUARE, SUITE 620, PITTSBURGH, PA 15219
5007253	+ FIRST NATIONAL BANK, 4140 E STATE ST, HERMITAGE, PA 16148-3401
5007251	+ FIRST NATIONAL BANK, ATTN: FNN LEGAL DEPT, 1620 DODGE ST MAILSTOP CODE 3290, OMAHA, NE 68102-1593
5007252	+ FIRST NATIONAL BANK, P.O. BOX 2951, OMAHA, NE 68103-2951
5007254	+ FIRST NATIONAL BANK, PO BOX 3412, OMAHA, NE 68103-0412
5007261	+ KRISTINE KEENER, TAX COLLECTOR, 3700-6 DAVIDSBURG ROAD, DOVER, PA 17315-4665
5007264	+ MEMBERS 1ST FEDERAL CREDIT UNION, PO BOX 2104, MECHANICSBURG, PA 17055-2104
5007265	+ MEMBERS 1ST FEDERAL CREDIT UNION, 3175 CAPE HORN ROAD, RED LION, PA 17356-8806
5007267	+ MEMBERS LST FCU, 2145 WHITE ST, YORK, PA 17404-4954
5007270	+ NORTHWEST BANK, PO BOX 337, ATTN: BANKRUPTCY SPECIALIST, WARREN, PA 16365-0337
5007271	+ NORTHWEST SAVINGS BANK, 100 LIBERTY STREET, P.O. BOX 337, WARREN, PA 16365-0337
5007268	++ NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337 address filed with court:, NORTHWEST SAVINGS BANK, 104 N CENTRE ST, POTTSVILLE, PA 17901
5007209	+ PA DEPARTMENT OF REVENUE, PO BOX 281061, HARRISBURG, PA 17128-1061
5007986	++ PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020 address filed with court:, First National Bank of Omaha, 1620 Dodge Street, Stop code 3105, Omaha, NE 68197
5007208	+ SECRETARY OF TREASURY, 15TH & PENN AVENUE NW, WASHINGTON, DC 20220-0001
5048124	+ York County Tax Claim Bureau, 28 East Market Street, York, PA 17401-1501

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2022 18:36:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5007211	EDI: ARSN.COM	Jan 21 2022 23:38:00	ARS NATIONAL SERVICES INC., PO BOX 469100, ESCONDIDO, CA 92046-9100
5007212	EDI: ARSN.COM	Jan 21 2022 23:38:00	ARS NATIONAL SERVICES INC., PO BOX 463023, ESCONDIDO, CA 92046-3023
5007214	EDI: ARSN.COM	Jan 21 2022 23:38:00	ARS NATIONAL SERVICES INC., PO BOX 469046, ESCONDIDO, CA 92046-9046
5007215	EDI: CITICORP.COM	Jan 21 2022 23:38:00	AT&T UNIVERSAL (CITI), PO BOX 9001037, LOUISVILLE, KY 40290-1037
5007216	+ EDI: CITICORP.COM		

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		Jan 21 2022 23:38:00	AT&T UNIVERSAL CITI CARD, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5007217	EDI: CITICORP.COM		
		Jan 21 2022 23:38:00	AT&T UNIVERSAL/CITI, PO BOX 6500, SIOUX FALLS, SD 57117-6500
5007218	+ EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5007219	+ EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE, PO BOX 85619, RICHMOND, VA 23285-5619
5007221	EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE BANK, P.O. BOX 71107, CHARLOTTE, NC 28272-1107
5007220	EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE BANK, P.O. BOX 70885, CHARLOTTE, NC 28272-0885
5007222	+ EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5007223	EDI: CAPITALONE.COM		
		Jan 21 2022 23:38:00	CAPITAL ONE BANK (USA), N.A., PO BOX 71083, CHARLOTTE, NC 28272-1083
5007231	+ EDI: CITICORP.COM		
		Jan 21 2022 23:38:00	CITIBANK / SEARS, P.O. BOX 790040, SAINT LOUIS, MO 63179-0040
5007233	EDI: WFNNB.COM		
		Jan 21 2022 23:38:00	COMENITY BANK, BANKRUPTCY DEPT., PO BOX 182125, COLUMBUS, OH 43218-2125
5007234	+ EDI: WFNNB.COM		
		Jan 21 2022 23:38:00	COMENITY BANK, PO BOX 182120, COLUMBUS, OH 43218-2120
5007232	EDI: WFNNB.COM		
		Jan 21 2022 23:38:00	COMENITY BANK, PO BOX 659728, SAN ANTONIO, TX 78265-9728
5007235	+ EDI: WFNNB.COM		
		Jan 21 2022 23:38:00	COMENITYCAPITAL/BOSCOV, COMENITY BANK, PO BOX 182125, COLUMBUS, OH 43218-2125
5007237	+ EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL, PO BOX 3025, NEW ALBANY, OH 43054-3025
5007240	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL, PO BOX 30421, SALT LAKE CITY, UT 84130-0421
5007243	+ EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL SERVICES, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 6103, CAROL STREAM, IL 60197-6103
5007244	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL SERVICES, P.O. BOX 71084, CHARLOTTE, NC 28272-1084
5007239	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL, P.O. BOX 15316, WILMINGTON, DE 19850
5007238	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL, P.O. BOX 8003, HILLIARD, OH 43026
5007241	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL SERVICE, P.O. BOX 15316, WILMINGTON, DE 19850
5007242	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	DISCOVER FINANCIAL SERVICES, P.O. BOX 7086, DOVER, DE 19903
5009529	EDI: DISCOVER.COM		
		Jan 21 2022 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5007253	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com		
		Jan 21 2022 18:36:00	FIRST NATIONAL BANK, 4140 E STATE ST, HERMITAGE, PA 16148-3401
5007255	+ Email/PDF: creditonebknofications@resurgent.com		
		Jan 21 2022 18:36:56	FIRST NATIONAL BANK OF MARIN, PO BOX 98873, LAS VEGAS, NV 89193-8873
5007256	+ EDI: HY11.COM		
		Jan 21 2022 23:38:00	HYUNDAI CAPITAL AMERICA, 3161

			MICHELSON DRIVE, SUITE 1900, IRVINE, CA 92612-4418
5007257	+ EDI: HY11.COM	Jan 21 2022 23:38:00	HYUNDAI MOTOR FINANCE, ATTN: BANKRUPTCY, PO BOX 20809, FOUNTAIN CITY, CA 92728-0809
5027051	+ EDI: HY11.COM	Jan 21 2022 23:38:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
5007210	EDI: IRS.COM	Jan 21 2022 23:38:00	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATION, P.O. BOX 7346, PHILADELPHIA, PA 19101-7346
5007227	EDI: JPMORGANCHASE	Jan 21 2022 23:38:00	CHASE, BANKRUPTCY DEPT., P.O. BOX 15145, WILMINGTON, DE 19850
5007226	EDI: JPMORGANCHASE	Jan 21 2022 23:38:00	CHASE, OH4-7399, PO BOX 182613, COLUMBUS, OH 43218
5007228	EDI: JPMORGANCHASE	Jan 21 2022 23:38:00	CHASE, PO BOX 15123, WILMINGTON, DE 19850-5123
5007225	EDI: JPMORGANCHASE	Jan 21 2022 23:38:00	CHASE, PO BOX 78420, PHOENIX, AZ 85064-8420
5007230	EDI: JPMORGANCHASE	Jan 21 2022 23:38:00	CHASE CARD, ATTN: CORRESPONDENCE DEPT, PO BOX 15298, WILMINGTON, DE 19850
5007258	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 21 2022 18:36:00	KOHL'S, ATTN: RECOVERY DEPT, PO BOX 3120, MILWAUKEE, WI 53201-3120
5007259	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 21 2022 18:36:00	KOHL'S DEPARTMENT STORE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5007260	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 21 2022 18:36:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3043, MILWAUKEE, WI 53201-3043
5007262	EDI: RMSC.COM	Jan 21 2022 23:38:00	LOWE'S, PO BOX 530914, ATLANTA, GA 30353-0914
5031943	Email/PDF: resurgentbknofications@resurgent.com	Jan 21 2022 18:37:03	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5007263	+ Email/Text: unger@members1st.org	Jan 21 2022 18:36:00	MEMBERS 1ST F C U, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
5007266	+ Email/Text: unger@members1st.org	Jan 21 2022 18:36:00	MEMBERS 1ST FEDERAL CREDIT UNION, 5000 LOUISE DR, MECHANICSBURG, PA 17055-4899
5007272	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2022 18:36:00	PNC BANK, 2730 LIBERTY AVE, PITTSBURGH, PA 15222
5032791	Email/Text: Bankruptcy.Notices@pnc.com	Jan 21 2022 18:36:00	PNC BANK, PO BOX 94982, CLEVELAND OH 44101
5007634	+ EDI: RECOVERYCORP.COM	Jan 21 2022 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5030214	EDI: Q3G.COM	Jan 21 2022 23:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5007273	EDI: CITICORP.COM	Jan 21 2022 23:38:00	SEARS CREDIT CARDS*, P.O. BOX 9001055, LOUISVILLE, KY 40290-1055
5007275	EDI: CITICORP.COM	Jan 21 2022 23:38:00	SEARS MASTERCARD, PO BOX 183082, COLUMBUS, OH 43218-3082
5007274	EDI: CITICORP.COM	Jan 21 2022 23:38:00	SEARS MASTERCARD, PO BOX 6282, SIOUX FALLS, SD 57117-6282

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5007276	+ EDI: RMSC.COM	Jan 21 2022 23:38:00	SYNCHRONY BANK/LOWES, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
5031903	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
5007245	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	ELAN, P.O. BOX 6352, FARGO, ND 58125
5007246	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	ELAN FINANCIAL SERVICE, PO BOX 108, SAINT LOUIS, MO 63166
5007248	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	ELAN FINANCIAL SERVICES, CB DISPUTES, P O BOX 108, SAINT LOUIS, MO 63166
5007250	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	ELAN FINANCIAL SERVICES, P.O. BOX 6335, FARGO, ND 58125-6335
5007249	EDI: USBANKARS.COM	Jan 21 2022 23:38:00	ELAN FINANCIAL SERVICES, PO BOX 790408, SAINT LOUIS, MO 63179-0408

TOTAL: 59

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5007236		DAUGHTER
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK, PO BOX 94982, CLEVELAND, OH 44101
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5007269	*P++	NORTHWEST SAVINGS BANK, P O BOX 337, WARREN PA 16365-0337, address filed with court:, NORTHWEST SAVINGS BANK, PO BOX 1793, WARREN, PA 16365-6793

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 23, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2022 at the address(es) listed below:

Name	Email Address
Brent Diefenderfer	on behalf of Debtor 1 Arlene E. Dawson bdiefenderfer@cgalaw.com tlocondro@cgalaw.com;scomegna@cgalaw.com;rminello@cgalaw.com;kbrayboy@cgalaw.com;r48835@notify.bestcase.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Rebecca Ann Solarz	on behalf of Creditor PNC Bank N.A. bkgroup@kmlawgroup.com

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United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Valerie Michelle Johnson	on behalf of Creditor PNC BANK V.johnson@pnc.com
Valerie Michelle Johnson	on behalf of Creditor PNC Bank N.A. V.johnson@pnc.com

TOTAL: 6

Information to identify the case:

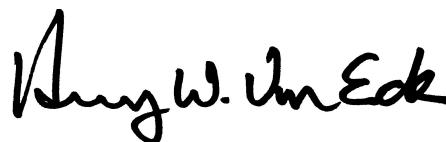
Debtor 1	Arlene E. Dawson	Social Security number or ITIN	xxx-xx-8475
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	1:17-bk-05292-HWV		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Arlene E. Dawson

1/21/22**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.